

## **AmTrust Equine Terms of Insurance Business**

### **About Us**

AmTrust Equine is a trading name of AmTrust International Underwriters Limited (AIUL) Registered office is 40 Westland Row, Dublin 2, Ireland Registered number 169384

AIUL is authorised in Ireland by the Financial Regulator and is regulated by the Financial Services Authority (FSA) for the conduct of UK business under reference 203014.

AmTrust Equine provides advice and/or products only underwritten by AIUL.

You can check these details on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 08456 061234.

### **Your duty of disclosure**

- The Summary of Fact is the basis of your insurance contract with us and it is important that you provide us with all the relevant information and that it is accurate.
- You must also disclose relevant information throughout the lifetime of any policy and when you renew.
- You must check the details you have given us on the Summary of Fact and upon its receipt you must ensure the information is accurate and advise us of any errors within 14 days.
- Failure to disclose any material fact could invalidate your insurance.
- At renewal you must sign and date the Renewal Health Declaration form and return it to us.

### **How to Cancel**

- If you decide not to continue with the policy within the first 14 days you will receive a full premium refund.
- In the event of a valid claim, the full annual premium must be paid and no return of premium will be given if the policy is cancelled. If, the full premium has not been paid we may deduct the outstanding premium from any claim made.
- We may keep an account that reflects our administrative cost of arranging and cancelling the insurance.

### **Fees and Charges**

- We will sometimes charge a fee for specific requests from you in addition to the premium charged for your insurance policy.
- Any charges will be detailed in your policy documentation.

### **Complaints**

- It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact the Operations Manager at the above address.
- You may be entitled to refer the matter to the Financial Ombudsman Service. Further information is available at [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/) or call 08450 801800.

### **How to Claim**

- You can notify us of a claim and request a claim form by calling 0845 459 8990.
- Failure to notify us of a potential claim within 60 days from the date of occurrence will result in the rejection of your claim.
- The claim form is to be completed and returned to us with supporting documents from related professionals, for example a veterinary surgeon for vets fees claim. If they charge a fee to do this the cost must be met by you as your policy does not cover this cost.
- Providing false information on any claim form will mean that your claim will not be paid and in certain cases could result in prosecution.

### **Protecting your information**

- All personal information about you will be treated as private and confidential (even when you are no longer a client) except where the disclosure is made at your request or with your consent in relation to administering your policy, and except where law requires us.
- The FSA or other regulatory bodies may ask us to provide it with access to our customer records in order that it may carry out a review of our activities.
- Some or all of the information you supply to us in connection with your insurance proposal may be passed to other relevant parties.
- Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually.
- If you have any queries, please write to Operations Manager at the above address.

### **Compensation arrangements**

- We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).